

25. 32 The method as defined in claim 31 wherein the deciding terms includes determining a cost of vehicle insurance for the selected period.

5 26. 33 A method of determining a cost of vehicle insurance for a selected period based upon monitoring, recording and communicating data representative of operator and vehicle driving characteristics during said period, whereby the cost is adjustable by relating the driving characteristics to predetermined safety standards, the method comprising:

determining an initial insured profile and a base cost of vehicle insurance based on said insured profile;

monitoring a plurality of data elements representative of an operating state of a vehicle or an action of the operator during the selected period;

recording selected ones of the plurality of data elements when said ones are determined to have a preselected relationship to the safety standards;

consolidating said selected ones for identifying a surcharge or discount to be applied to the base cost; and,

producing a final cost of vehicle insurance for the selected period from the base cost and the surcharge or discount.

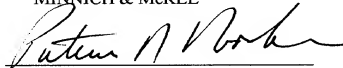
23. 34 The method as defined in claim 33 wherein said vehicle includes boats and airplanes.

REMARKS

The above amendments are deemed to place the application in better condition for examination.

Respectfully Submitted,

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